

<i>SERFF Tracking Number:</i>	<i>THRV-125973867</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>41228</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Medicare Supplement Insurance Brochure 32074AR N11-08</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Medicare Supplement  
Insurance Brochure 32074AR N11-08

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement -  
Other

Filing Type: Advertisement

SERFF Tr Num: THRV-125973867 State: ArkansasLH

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Julie Van Beck

Date Submitted: 01/05/2009

State Tr Num: 41228

State Status: Waiting Industry  
Response

Reviewer(s): Stephanie Fowler

Disposition Date: 01/22/2009

Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/22/2009

State Status Changed: 01/21/2009

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

We are resubmitting for your review and approval the following advertising form:

Form 32074AR N11-08 - Thrivent Financial Medicare Supplement Insurance brochure

A previous version of this form was submitted on 10/01/2008; however, it was withdrawn on 11/07/2008 due to an Objection (State Filing # 40417). The Objection stated that "all Medicare supplement rates shall be based on a

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composite age basis only, and shall not be based on any age banding or other groupings." To comply with this requirement, we have included a disclosure statement on page 6 of the brochure that reads as follows:  
 "AR is a community rated state. The same monthly premium is charged to everyone regardless of age."

This form will be used in the marketing of our Medicare Supplement Insurance contracts, forms M-EA-MSA (05), M-EB-MSB (05), M-EC-MSD (05), M-ED-MSD (05), M-EF-MSF (05), M-EH-MSH (05), M-EI-MSI (05) & M-EL-MSL (05), approved by your Department on 06/08/2006 (State Tracking # 32397).

Thank you in advance for your review of our filing. Please feel free to give me a call if you have any questions.

## Company and Contact

### Filing Contact Information

Julie Van Beck, Compliance Specialist II julie.vanbeck@thrivent.com  
 625 Fourth Ave. South (800) 847-4836 [Phone]  
 Minneapolis, MN 55415 (612) 340-5040[FAX]

### Filing Company Information

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
4321 North Ballard Road	Group Code: 2938	Company Type: Fraternal
Appleton, WI 54919-0001	Group Name:	State ID Number:
(800) 847-4836 ext. [Phone]	FEIN Number: 39-0123480	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$25.00	01/05/2009	24823488

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/22/2009	01/22/2009

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	01/21/2009	01/21/2009	Julie Van Beck	01/22/2009	01/22/2009

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status of "Waiting Industry Response"	Note To Reviewer	Julie Van Beck	01/21/2009	01/21/2009

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## **Disposition**

Disposition Date: 01/22/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form (revised)	Thrivent Financial Medicare Supplement Insurance brochure	Filed	Yes
Form	Thrivent Financial Medicare Supplement Insurance brochure	Disapproved	Yes

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## Objection Letter

Objection Letter Status      Pending Industry Response  
Objection Letter Date      01/21/2009  
Submitted Date      01/21/2009  
Respond By Date      02/23/2009

Dear Julie Van Beck,

This will acknowledge receipt of the captioned filing.

We feel that the way page 6 is set up would be really be confusing to our citizens. The page explains all about the different pricings with a really nice illustration, but a little sentence at the end of the page that states that none of this applies. We could accept the revision if the statement was moved into the body of the page and put into a bold font, something more recognizable or we could accept an Arkansas only page explaining how the rates are determined in this state.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

## Response Letter

Response Letter Status      Submitted to State  
Response Letter Date      01/22/2009  
Submitted Date      01/22/2009

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: In response to your Objection Letter dated 01/21/2008, we have revised page 6 of the brochure to include a paragraph that explains community-rated pricing.

Thank you for your continued review of our filing!

### Changed Items:

SERFF Tracking Number:      *THR-125973867*      State:      *Arkansas*

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No Supporting Documents changed.

**Form Schedule Item Changes**

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Thrivent Financial Medicare Supplement Insurance brochure	32074AR N11-08		Advertising	Revised	20519 R8-05		Medicare Supplement Insurance Brochure 32074AR N11-08.pdf
<b>Previous Version</b>							
Thrivent Financial Medicare Supplement Insurance brochure	32074AR N11-08		Advertising	Revised	20519 R8-05		Medicare Supplement Insurance Brochure 32074AR N11-08.pdf

No Rate/Rule Schedule items changed.

Sincerely,  
Julie Van Beck

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*Project Name/Number:*      */*

**Note To Reviewer**

**Created By:**

Julie Van Beck on 01/21/2009 11:19 AM

**Subject:**

Status of "Waiting Industry Response"

**Comments:**

Can you tell me why this filing has a status of "Waiting Industry Response"? There hasn't been any correspondence on this filing since we submitted it on 1/5, therefore, there isn't anything for us to respond to.



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Product Name:      *Medicare Supplement Insurance Brochure 32074AR N11-08*

Project Name/Number:      */*

## Form Schedule

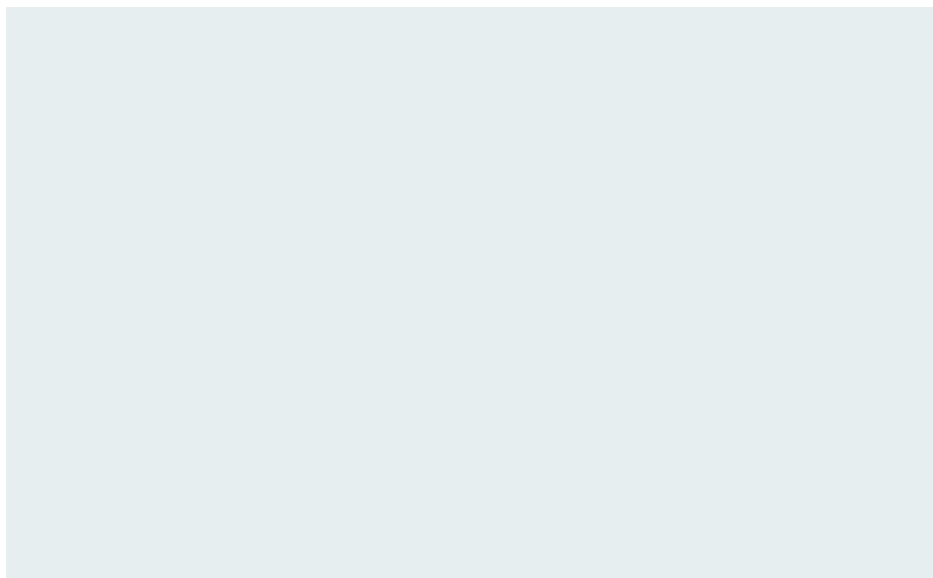
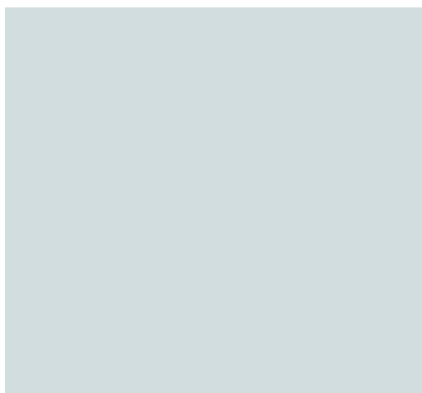
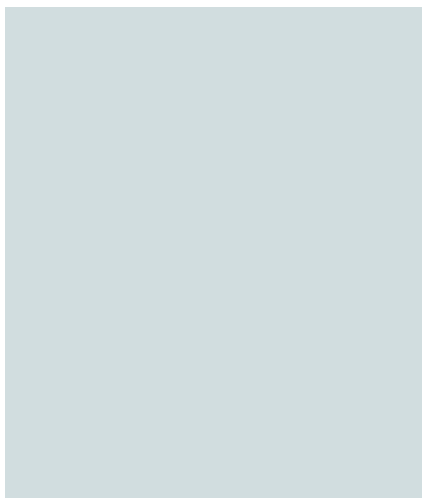
**Lead Form Number:** 32074AR N11-08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	32074AR N11-08	Advertising	Thrivent Financial Medicare Supplement Insurance brochure	Revised	Replaced Form #: 20519 R8-05 Previous Filing #: 32397		Medicare Supplement Insurance Brochure 32074AR N11-08.pdf



## **Thrivent Financial Medicare Supplement Insurance**

Added protection you deserve



### *Going beyond Medicare*

Retirement means looking at life in a new way. It also means taking a fresh look at your health care coverage.

It's likely that you're now entitled to Medicare. But Medicare won't cover all your costs, which is why many people buy Medicare Supplement Insurance (also called Medigap) to help pay for unexpected health care costs—and provide peace of mind.



## Here's how it works

Medicare, the federal health insurance program for people age 65 and older and some disabled people under age 65, covers many—but not all—medical costs. As a result, you may still have out-of-pocket expenses. These expenses can be sizeable, particularly if you have a catastrophic illness or are frequently hospitalized.

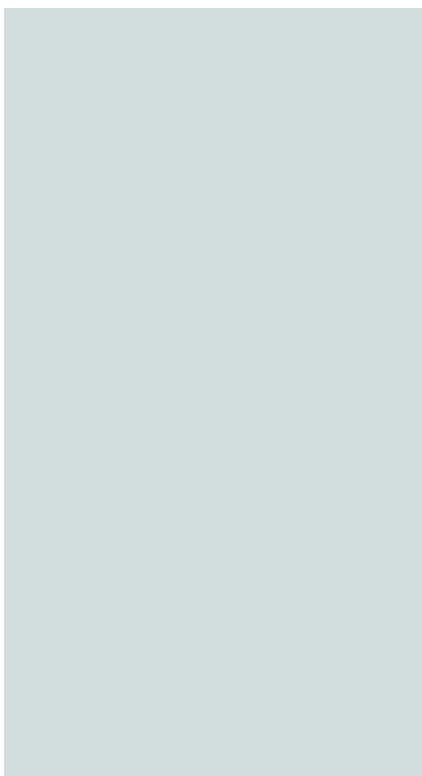
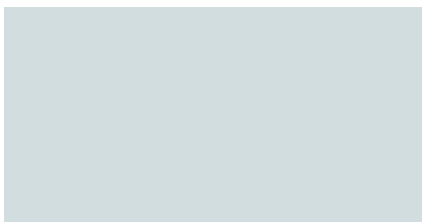
Medicare (the Original Medicare Plan) provides two major categories of coverage:

1. **Part A** is hospital insurance. Available to most people at no cost, it helps pay for:
  - Care in hospitals, skilled nursing facilities and hospices.
  - Home health services.
  - Blood starting with the fourth pint each year.
2. **Part B** is optional Medicare insurance. Paid for by most people with a monthly premium, it helps pay for:
  - Medically necessary doctor or outpatient hospital services.
  - Services to prevent or detect illnesses at an early stage (flu shots, mammograms, cancer and diabetes screenings, etc.).
  - Ambulance services.
  - Durable medical equipment such as oxygen tents and wheelchairs.
  - Some other medical services that Part A does not cover.

*Medicare Supplement Insurance is designed to complement both Medicare Part A and Part B coverage and help you reduce your out-of-pocket medical expenses. It pays eligible expenses not covered by Medicare such as deductibles, coinsurance, foreign travel emergency care and skilled nursing facility care in excess of that covered by Medicare.*

*Although Medicare Supplement Insurance will not cover all your medical expenses (you're still responsible for paying non-covered expenses), it can help you pay your out-of-pocket expenses.*





## Understanding your plan options

Companies that offer Medicare Supplement Insurance can offer up to 12 plans, plus two high-deductible plans. In accordance with federal law, all plans are standardized, meaning that the benefits provided by a given plan are consistent from company to company. The plans are labeled A through L; each includes a different set of benefits. Plan A, a basic benefit plan, is offered by all Medicare Supplement insurers.

Thrivent Financial offers the Medicare Supplement Insurance plans listed below. We can help you assess your needs and choose the plan that's right for you.

MEDICARE SUPPLEMENT INSURANCE PLANS OFFERED BY THRIVENT FINANCIAL								
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan H*	Plan I*	Plan L**
Basic benefits								
Medicare Part A: Skilled nursing facility coinsurance								75%
Medicare Part A: Inpatient hospital deductible								75%
Medicare Part B: Deductible								
Medicare Part B: Excess charges								
Foreign travel emergency medical care								
At-home recovery								

\*Plans H and I are not available in AL, ID, KY, LA, MD, NV, NM, OR, PA or VA.

\*\*Plan L basic benefits cover Part B coinsurance and blood at 75%.



## Medicare Supplement Insurance benefits

### Basic benefits (included with all plans)

- Pays Part A hospitalization coinsurance, plus eligible expenses for 365 additional days during your lifetime, once Medicare benefits end.
- Pays Part B coinsurance (generally 20% of Medicare-approved expenses not covered by Medicare), or, in the case of hospital-outpatient services under a prospective-payment system, applicable co-payments after you've met your annual deductible.
- Pays for the first three pints of blood each year.

### Medicare Part A: Skilled nursing facility coinsurance

- Pays the daily coinsurance amount during each benefit period for days 21 through 100 in a skilled nursing facility following a three-day hospital stay.

A *benefit period* begins the first day you receive inpatient hospital or skilled nursing care and ends when you've been out of the hospital or skilled nursing facility for 60 consecutive days.

### Medicare Part A: Inpatient hospital deductible

- Pays the deductible for Part A when you are first admitted during each benefit period.

### Know your needs

*Not everyone needs Medicare Supplement Insurance. If you have certain other types of health insurance, the gaps in your Medicare coverage may already be covered. You probably don't need Medicare Supplement Insurance if:*

- *You have group health insurance through a current or former employer.*
- *You belong to a Medicare Advantage plan.*
- *Medicaid or the Qualified Medicare Beneficiary (QMB) Program pays your Medicare premiums and other out-of-pocket costs.*

### Medicare Part B: Deductible

- Pays the annual deductible amount.

### Medicare Part B: Excess charges

- Pays 100% of the difference between your providers' actual charges and the Medicare-approved payment amount.

To determine if you need this benefit, ask your doctor and other health care providers if they agree to accept Medicare-approved amounts as payment in full. This is often referred to as assignment. If they do, you do not need this insurance.

### Foreign travel emergency medical care

- Pays 80% of Medicare-eligible expenses if you need immediate care for an unexpected illness or injury during the first 60 consecutive days of travel outside the U.S. The benefit lifetime maximum is \$50,000. You pay the first \$250 each calendar year.

### At-home recovery

- Pays \$40 per visit, up to seven visits a week, up to a maximum of \$1,600 a year, for Medicare-approved, short-term, at-home assistance with activities of daily living such as bathing, dressing and personal hygiene while you are recovering from an illness, injury or surgery.

These services must be provided by a licensed home health care agency.



## Buying Medicare Supplement Insurance

### During open enrollment

The best time to buy a Medicare Supplement Insurance plan is during your federally mandated six-month open enrollment period. Your open enrollment period starts the first day of the month in which you are both:

- Enrolled in Medicare Part B, **and**
- At least age 65.

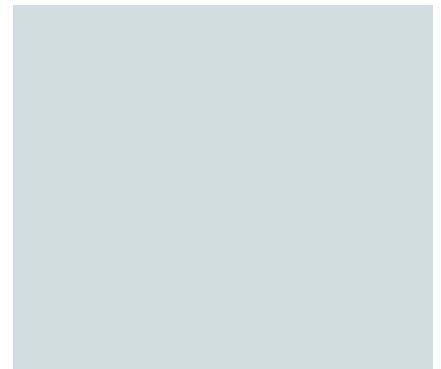
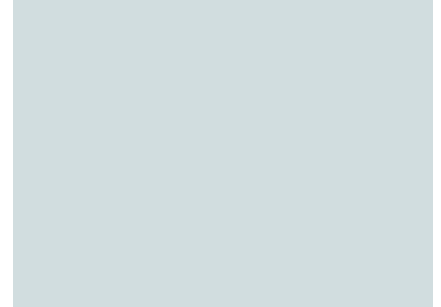
During your six-month open enrollment period, you cannot be denied Medicare Supplement Insurance coverage or be charged a higher premium because of past or present health problems.

If you delay enrolling in Medicare Part B past age 65—for example, because you or your spouse are still working and have employer-provided health insurance—your open enrollment period will not start until your Medicare Part B effective date.

### After open enrollment

After your open enrollment period has ended, you may still be able to purchase a Medicare Supplement Insurance plan without answering questions about your health, depending on your particular situation and state of residence. Regardless, you can always apply to purchase a Medicare Supplement Insurance plan by answering certain health questions.

*In some states, these plans may be available to disabled individuals under age 65 who are enrolled in Medicare Part B.*



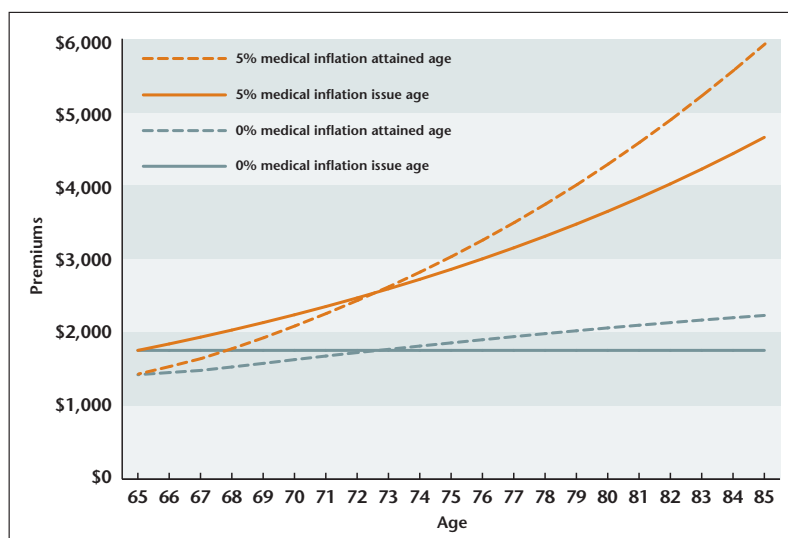


## Pay now ... or pay later; it's your choice

When considering your Medicare Supplement Insurance options, you may see a difference in pricing. There are three methods used to determine pricing; each method affects premiums differently. The methods are:

- **Community-rated pricing:** (applies to Arkansas only)—Your premiums are the same no matter how old you are. Premiums may go up due to inflation and other factors, but not based on your age.
- **Issue-age pricing:**\* Your premiums are—and will remain—based on your age when you purchased the contract; they will not automatically increase each time you celebrate a birthday. In other words, you won't be singled out for premium increases because you are getting older (although premium increases may be applied to groups of individuals).
- **Attained-age pricing:**\*\* Your premiums are based on your current age; they may increase each time you celebrate a birthday. In other words, your premiums increase as you get older.

Although premiums based on issue-age pricing tend to be higher initially, these premiums tend to increase more modestly over time than do premiums based on attained-age pricing.



\*In AZ, ID and MO only issue-age pricing is available.

\*\*In AL, KY, LA, MD, NM, NV, OR, PA and VA only attained-age pricing is available.

AR is a community rated state. The same monthly premium is charged to everyone regardless of age.

### WHAT CAUSES PREMIUMS TO INCREASE?

	Issue age	Attained age
Medicare changes	✓	✓
Medical inflation	✓	✓
Claims experience of the company issuing your policy	✓	✓
Your age		✓
What effects do the above factors have on premiums?	Premiums are initially higher but increase <b>less</b> over time.	Premiums are initially lower but increase <b>more</b> over time.

### Choosing a pricing method

When choosing which pricing method is right for you, ask yourself:

- Do I want to realize savings now or in the future?
- What is my budget and how much disposable income do I have?
- Am I on a fixed income?
- Will I be receiving income later?  
If so, from where and in what amounts?
- What is my health history?
- How long do I expect to live?





## Facts you should know

### 30-day free look

You have 30 days from the date you receive your Medicare Supplement Insurance contract to review it. If you are not satisfied with the contract within this period, you may return it for a full premium refund.

### Coverage for life

You have the right to continue coverage for life, provided you continue to pay the necessary premiums. Premiums may increase as Medicare benefits change and health care costs increase.

### Suspending your contract

Your contract may be suspended upon your request or upon discovery by us that you have applied for and been determined to be entitled to Medicaid, provided you notify us within 90 days after entitlement begins.

The suspension period will continue for up to 24 months or until your entitlement to Medicaid ends, whichever is earlier. You can reinstate your contract by notifying us within 90 days after your entitlement ends and paying the required premiums.

## WHY YOU SHOULD CONSIDER MEDICARE SUPPLEMENT INSURANCE

Purchasing Medicare Supplement Insurance from Thrivent Financial may make sense for you if you:

- Are concerned about how you'll pay for medical costs not covered by Medicare.
- Travel outside the U.S.
- Want the freedom and flexibility to choose doctors, clinics and other health care providers.

**Inside back cover is in a separate document**

**This is a solicitation for insurance. A Thrivent Financial representative may contact you.**

Thrivent Financial for Lutherans is not connected with or endorsed by the U.S. government or the federal Medicare program. Thrivent Financial Medicare Supplement Insurance is not available in all states.

Product Form Series #s: M-EA-MSA (05), M-EB-MSB (05), M-EC-MSD (05), M-ED-MSD (05), M-EF-MSF (05), M-EH-MSH (05), M-EI-MSI (05), M-EL-MSL (05), 12052KS (05), M-EB-MSB KS (05), 12079KS (05), 12080KS (05), 12081KS (05), 12053KS (05), 12054KS (05), M-EL-MSL KS (05).



***Thrivent Financial for Lutherans®***

625 Fourth Ave. S., Minneapolis, MN 55415-1665  
thrivent.com • email: mail@thrivent.com  
800-THRIVENT (800-847-4836)

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## **Rate Information**

Rate data does NOT apply to filing.

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## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

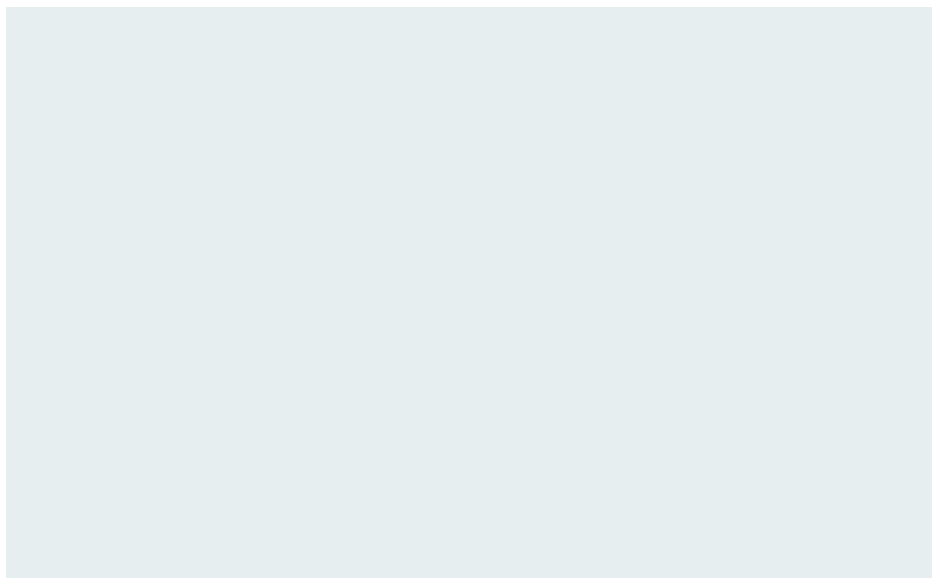
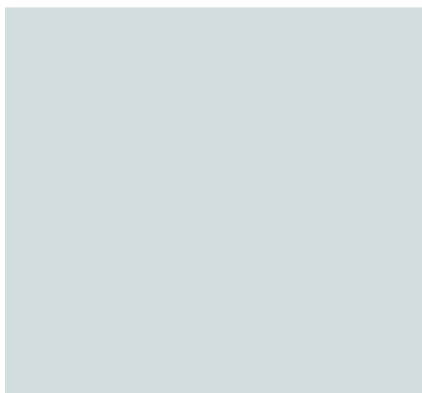
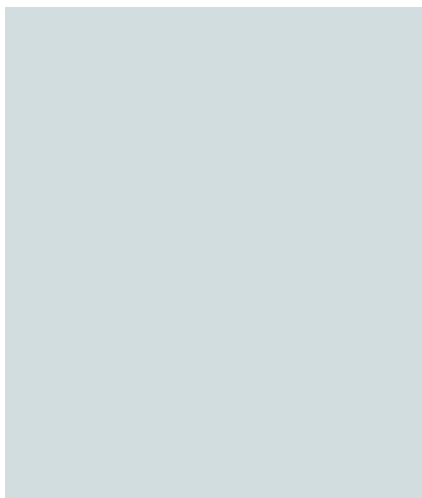
Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Thrivent Financial Medicare Supplement Insurance brochure	01/05/2009	Medicare Supplement Insurance Brochure 32074AR N11-08.pdf



## **Thrivent Financial Medicare Supplement Insurance**

Added protection you deserve





### *Going beyond Medicare*

Retirement means looking at life in a new way. It also means taking a fresh look at your health care coverage.

It's likely that you're now entitled to Medicare. But Medicare won't cover all your costs, which is why many people buy Medicare Supplement Insurance (also called Medigap) to help pay for unexpected health care costs—and provide peace of mind.



## Here's how it works

Medicare, the federal health insurance program for people age 65 and older and some disabled people under age 65, covers many—but not all—medical costs. As a result, you may still have out-of-pocket expenses. These expenses can be sizeable, particularly if you have a catastrophic illness or are frequently hospitalized.

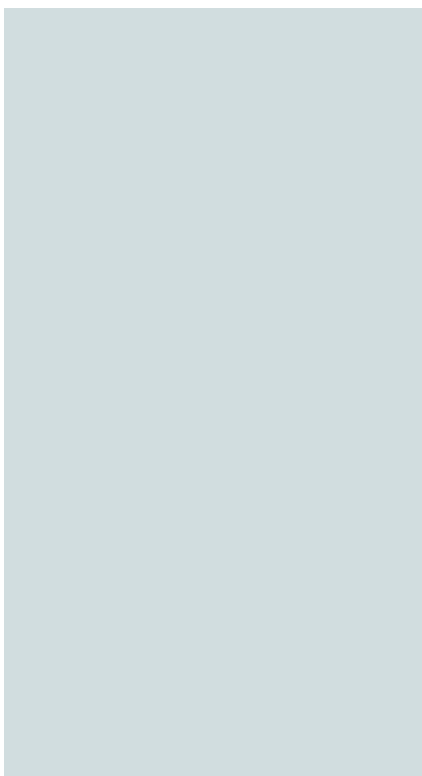
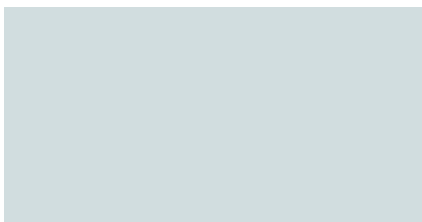
Medicare (the Original Medicare Plan) provides two major categories of coverage:

1. **Part A** is hospital insurance. Available to most people at no cost, it helps pay for:
  - Care in hospitals, skilled nursing facilities and hospices.
  - Home health services.
  - Blood starting with the fourth pint each year.
2. **Part B** is optional Medicare insurance. Paid for by most people with a monthly premium, it helps pay for:
  - Medically necessary doctor or outpatient hospital services.
  - Services to prevent or detect illnesses at an early stage (flu shots, mammograms, cancer and diabetes screenings, etc.).
  - Ambulance services.
  - Durable medical equipment such as oxygen tents and wheelchairs.
  - Some other medical services that Part A does not cover.

*Medicare Supplement Insurance is designed to complement both Medicare Part A and Part B coverage and help you reduce your out-of-pocket medical expenses. It pays eligible expenses not covered by Medicare such as deductibles, coinsurance, foreign travel emergency care and skilled nursing facility care in excess of that covered by Medicare.*

*Although Medicare Supplement Insurance will not cover all your medical expenses (you're still responsible for paying non-covered expenses), it can help you pay your out-of-pocket expenses.*





## Understanding your plan options

Companies that offer Medicare Supplement Insurance can offer up to 12 plans, plus two high-deductible plans. In accordance with federal law, all plans are standardized, meaning that the benefits provided by a given plan are consistent from company to company. The plans are labeled A through L; each includes a different set of benefits. Plan A, a basic benefit plan, is offered by all Medicare Supplement insurers.

Thrivent Financial offers the Medicare Supplement Insurance plans listed below. We can help you assess your needs and choose the plan that's right for you.

MEDICARE SUPPLEMENT INSURANCE PLANS OFFERED BY THRIVENT FINANCIAL								
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan H*	Plan I*	Plan L**
Basic benefits								
Medicare Part A: Skilled nursing facility coinsurance								75%
Medicare Part A: Inpatient hospital deductible								75%
Medicare Part B: Deductible								
Medicare Part B: Excess charges								
Foreign travel emergency medical care								
At-home recovery								

\*Plans H and I are not available in AL, ID, KY, LA, MD, NV, NM, OR, PA or VA.

\*\*Plan L basic benefits cover Part B coinsurance and blood at 75%.

## Medicare Supplement Insurance benefits

### Basic benefits (included with all plans)

- Pays Part A hospitalization coinsurance, plus eligible expenses for 365 additional days during your lifetime, once Medicare benefits end.
- Pays Part B coinsurance (generally 20% of Medicare-approved expenses not covered by Medicare), or, in the case of hospital-outpatient services under a prospective-payment system, applicable co-payments after you've met your annual deductible.
- Pays for the first three pints of blood each year.

### Medicare Part A: Skilled nursing facility coinsurance

- Pays the daily coinsurance amount during each benefit period for days 21 through 100 in a skilled nursing facility following a three-day hospital stay.

A *benefit period* begins the first day you receive inpatient hospital or skilled nursing care and ends when you've been out of the hospital or skilled nursing facility for 60 consecutive days.

### Medicare Part A: Inpatient hospital deductible

- Pays the deductible for Part A when you are first admitted during each benefit period.

### Know your needs

*Not everyone needs Medicare Supplement Insurance. If you have certain other types of health insurance, the gaps in your Medicare coverage may already be covered. You probably don't need Medicare Supplement Insurance if:*

- *You have group health insurance through a current or former employer.*
- *You belong to a Medicare Advantage plan.*
- *Medicaid or the Qualified Medicare Beneficiary (QMB) Program pays your Medicare premiums and other out-of-pocket costs.*

### Medicare Part B: Deductible

- Pays the annual deductible amount.

### Medicare Part B: Excess charges

- Pays 100% of the difference between your providers' actual charges and the Medicare-approved payment amount.

To determine if you need this benefit, ask your doctor and other health care providers if they agree to accept Medicare-approved amounts as payment in full. This is often referred to as assignment. If they do, you do not need this insurance.

### Foreign travel emergency medical care

- Pays 80% of Medicare-eligible expenses if you need immediate care for an unexpected illness or injury during the first 60 consecutive days of travel outside the U.S. The benefit lifetime maximum is \$50,000. You pay the first \$250 each calendar year.

### At-home recovery

- Pays \$40 per visit, up to seven visits a week, up to a maximum of \$1,600 a year, for Medicare-approved, short-term, at-home assistance with activities of daily living such as bathing, dressing and personal hygiene while you are recovering from an illness, injury or surgery.

These services must be provided by a licensed home health care agency.



## Buying Medicare Supplement Insurance

### During open enrollment

The best time to buy a Medicare Supplement Insurance plan is during your federally mandated six-month open enrollment period. Your open enrollment period starts the first day of the month in which you are both:

- Enrolled in Medicare Part B, **and**
- At least age 65.

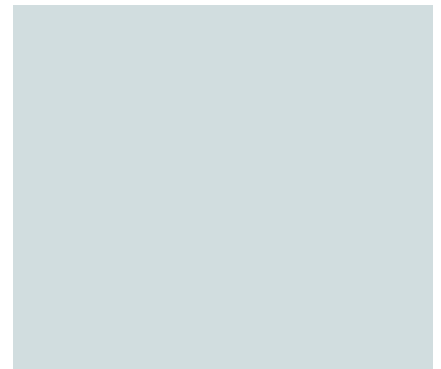
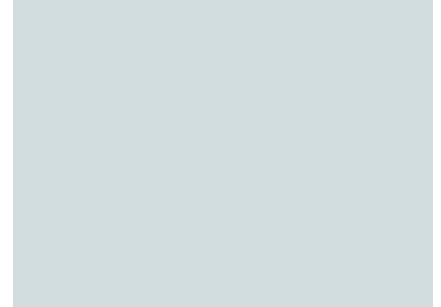
During your six-month open enrollment period, you cannot be denied Medicare Supplement Insurance coverage or be charged a higher premium because of past or present health problems.

If you delay enrolling in Medicare Part B past age 65—for example, because you or your spouse are still working and have employer-provided health insurance—your open enrollment period will not start until your Medicare Part B effective date.

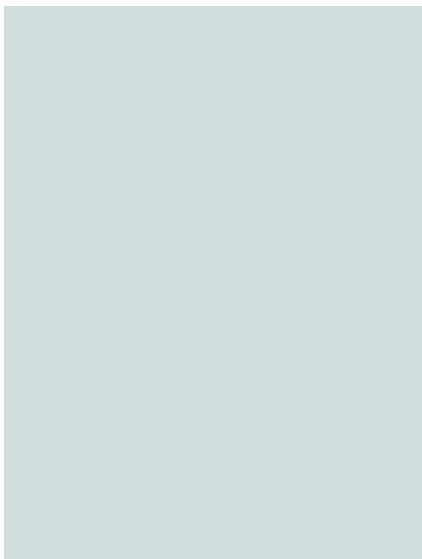
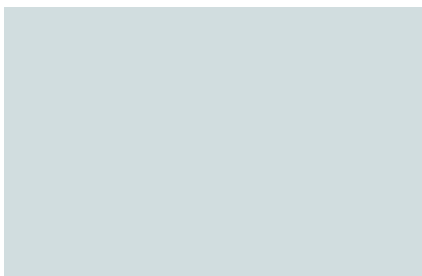
### After open enrollment

After your open enrollment period has ended, you may still be able to purchase a Medicare Supplement Insurance plan without answering questions about your health, depending on your particular situation and state of residence. Regardless, you can always apply to purchase a Medicare Supplement Insurance plan by answering certain health questions.

*In some states, these plans may be available to disabled individuals under age 65 who are enrolled in Medicare Part B.*





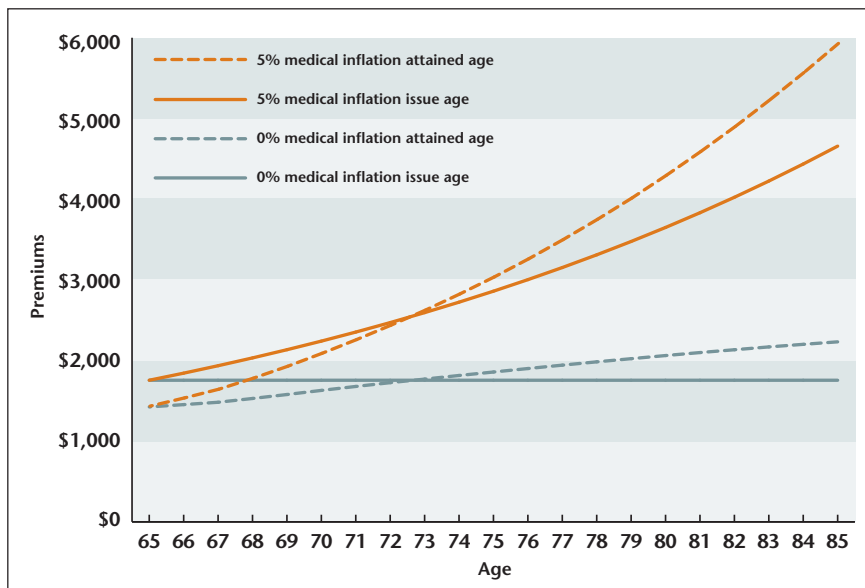


## Pay now ... or pay later; it's your choice

When considering your Medicare Supplement Insurance options, you may see a difference in pricing. There are two primary methods used to determine pricing; each method affects premiums differently. The two methods are:

- **Issue-age pricing:**\* Your premiums are—and will remain—based on your age when you purchased the contract; they will not automatically increase each time you celebrate a birthday. In other words, you won't be singled out for premium increases because you are getting older (although premium increases may be applied to groups of individuals).
- **Attained-age pricing:**\*\* Your premiums are based on your current age; they may increase each time you celebrate a birthday. In other words, your premiums increase as you get older.

Although premiums based on issue-age pricing tend to be higher initially, these premiums tend to increase more modestly over time than do premiums based on attained-age pricing.



\*In AZ, ID and MO only issue-age pricing is available.

\*\*In AL, KY, LA, MD, NM, NV, OR, PA and VA only attained-age pricing is available.

AR is a community rated state. The same monthly premium is charged to everyone regardless of age.

### WHAT CAUSES PREMIUMS TO INCREASE?

	Issue age	Attained age
Medicare changes	✓	✓
Medical inflation	✓	✓
Claims experience of the company issuing your policy	✓	✓
Your age		✓
What effects do the above factors have on premiums?	Premiums are initially higher but increase <b>less</b> over time.	Premiums are initially lower but increase <b>more</b> over time.

### Choosing a pricing method

When choosing which pricing method is right for you, ask yourself:

- Do I want to realize savings now or in the future?
- What is my budget and how much disposable income do I have?
- Am I on a fixed income?
- Will I be receiving income later?  
If so, from where and in what amounts?
- What is my health history?
- How long do I expect to live?







## Facts you should know

### 30-day free look

You have 30 days from the date you receive your Medicare Supplement Insurance contract to review it. If you are not satisfied with the contract within this period, you may return it for a full premium refund.

### Coverage for life

You have the right to continue coverage for life, provided you continue to pay the necessary premiums. Premiums may increase as Medicare benefits change and health care costs increase.

### Suspending your contract

Your contract may be suspended upon your request or upon discovery by us that you have applied for and been determined to be entitled to Medicaid, provided you notify us within 90 days after entitlement begins.

The suspension period will continue for up to 24 months or until your entitlement to Medicaid ends, whichever is earlier. You can reinstate your contract by notifying us within 90 days after your entitlement ends and paying the required premiums.

## WHY YOU SHOULD CONSIDER MEDICARE SUPPLEMENT INSURANCE

Purchasing Medicare Supplement Insurance from Thrivent Financial may make sense for you if you:

- Are concerned about how you'll pay for medical costs not covered by Medicare.
- Travel outside the U.S.
- Want the freedom and flexibility to choose doctors, clinics and other health care providers.

**This is a solicitation for insurance. A Thrivent Financial representative may contact you.**

Thrivent Financial for Lutherans is not connected with or endorsed by the U.S. government or the federal Medicare program. Thrivent Financial Medicare Supplement Insurance is not available in all states.

Product Form Series #s: M-EA-MSA (05), M-EB-MSB (05), M-EC-MSD (05), M-ED-MSD (05), M-EF-MSF (05), M-EH-MSH (05), M-EI-MSI (05), M-EL-MSL (05), 12052KS (05), M-EB-MSB KS (05), 12079KS (05), 12080KS (05), 12081KS (05), 12053KS (05), 12054KS (05), M-EL-MSL KS (05).



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